

EXHIBIT B

UNITED STATES OF AMERICA

The State of Washington
Secretary of State



I, Sam Reed, Secretary of State of the State of Washington and custodian of its seal, hereby issue this

certificate that the attached is a true and correct copy of

CERTIFICATE OF REVOCATION

of

MHL FUNDING CORP

as filed in this office on September 5, 2007.

Date: November 28, 2011



Given under my hand and the Seal of the State of Washington at Olympia, the State Capital

A handwritten signature in black ink that reads "Sam Reed".

Sam Reed, Secretary of State

STATE of WASHINGTON



SECRETARY of STATE

Corporation Name:

MHL FUNDING CORP
c/o C T CORPORATION SYSTEM
1801 WEST BAY DR NW STE 206
OLYMPIA WA 98502

U.B.I. Number:
602 517 062

**CERTIFICATE OF
REVOCATION OF AUTHORITY
TO DO BUSINESS IN WASHINGTON**

In accordance with RCW 23B.15.310, the certificate of authority of the above corporation
September 05, 2007
is hereby revoked as of _____.

This action was taken due to the failure of the corporation to file an annual list of
officers/license renewal within the time set forth by law.

A copy of this certificate is on file in this office:

Corporations Division
Office of the Secretary of State
PO Box 40234
Olympia, Washington 98504-0234
(360) 753-7115

*Given under my hand and the seal of the State
of Washington at Olympia, the State Capital.*

A handwritten signature in black ink, appearing to read "Sam Reed".

Sam Reed, Secretary of State

EXHIBIT C

02/06/2009 01:57:15 PM
Recording Fee \$44.00 Page 1 of 3
Power Of Attorney
Island County Washington

4244144



After Recording Mail to:

Northwest Trustee Services, Inc.

ATTN: Jeff Stenman

P.O. Box 997

Bellevue, WA 98009-0997

156313 \$44

Document Title(s): (or transactions contained therein)

1. Limited Power of Attorney
- 2.
- 3.

Reference Number(s) of Documents assigned or released:

Additional numbers on page _____ of document

Grantor(s): (Last name first, then first and initials)

1. Chase Home Finance LLC
2. JPMorgan Chase Bank, N.A.
3. Chase Bank USA, N.A.
- 4.
5. Additional names on page _____ of document

Grantee(s): (Last name first, then first and initials)

1. Routh Crabtree Olsen, PS
2. Northwest Trustee Services, Inc.
- 3.
- 4.
5. Additional name on page _____ of document

Abbreviated Legal Description as follows: (i.e. lot/block/plat or section/township/range/quarter/quarter)

Complete legal description is on page _____ of document

Assessor's Property Tax Parcel/Account Number(s):

02/05/2009 01:57:15 PM
 Recording Fee \$44.00 Page 2 of 3
 Power Of Attorney
 Island County Washington

4244144



LIMITED POWER OF ATTORNEY
 (Multiple Principals)

STATE OF OHIO

COUNTY OF FRANKLIN

The undersigned (each a "Principal" and collectively referred to as "Chase"), each with an office at 3415 Vision Drive, Columbus, Ohio, 43219, acting by and through their duly authorized officer, do each hereby make, constitute, and appoint Routh Crabtree Olsen, PS and Northwest Trustee Services, Inc. ("Attorney in Fact"), as its true and lawful attorney-in-fact in its name, place, and stead to do and perform acts as enumerated below relating to the management and disposition of the foreclosure of loans (as hereinafter defined) located in Washington.

This Limited Power of Attorney arises out of a certain Attorney/Trustee Agreement as amended from time to time pursuant to any Schedule or other amendment (the "Agreement"), by and between Chase, any individual Principal, or any affiliate thereof, and Attorney in Fact, whereby Attorney in fact has agreed to prosecute foreclosure of loans referred to it by any Principal. Chase does hereby grant to Attorney in fact the power and authority to do and perform, in its place and stead, any and all lawful acts, matters and actions it deems necessary, proper or convenient in connection with the prosecution and disposition of the foreclosure of loans pursuant to the Agreement, including but not limited to:

The execution, acknowledgment, recording and delivery of beneficiary's Non Military Affidavit, Notice of default, Notice of sale, Appointment of Successor Trustee or Substitution of Trustee and Verifications of Debt wherein the above-named principal is the original or substituted beneficiary or servicing agent for the beneficiary, and Deeds to the Secretary of Veterans Affairs, Secretary of Housing and Urban Development, Deeds to the Federal National Mortgage Association, and Deeds to the Federal Home Loan Mortgage Corporation, to convey properties in which the mortgage foreclosed secured a loan guaranteed or insured by the Department of Veterans Affairs or Department of Housing and Urban Development, and Deeds and assignment of beneficial interest to the investor on mortgage loans in which the principal is the beneficiary of record of the Mortgage.

Notwithstanding anything contained herein to the contrary, the rights and powers granted by this Limited Power of Attorney expressly do not include the following: granting or releasing real or personal property liens or encumbrances; entering into granting any loan, mortgage or other indebtedness; entering into any guaranty, surety obligation, bond, indemnity or other similar undertaking for any party; settlement or compromise of any claim, action or chose-in-action either in favor of or against Chase or any affiliate thereof; or entering into, modifying or terminating any lease or occupancy agreement.

The authority of Attorney in Fact to exercise the rights and powers herein granted shall commence and be in full force and effect on the date this Limited Power of Attorney is signed by the undersigned, and such rights and powers herein shall be in full force and effect until revoked by the undersigned, and all persons dealing with its said Attorney in Fact shall be entitled to rely on such authority unless such person has actual knowledge of the revocation of this Limited Power of Attorney by Chase (or its successor in interest), or until a written revocation is filed in the real property records of the county or town where this Limited Power of Attorney has been previously filed, as required by applicable law. Notwithstanding the foregoing, this Limited Power of Attorney shall expire, if not sooner terminated, on the third (3rd) anniversary of the execution date hereof.

02/06/2009 01:57:15 PM
Recording Fee \$44.00 Page 3 of 3
Power Of Attorney
Island County Washington

4244144



The undersigned hereby certifies that he/she is the duly authorized officer of each Principal signed this Limited Power of Attorney, and is executing this Limited Power of Attorney pursuant to proper authority of the Board of Directors thereof, and that all necessary action for the execution and delivery of this instrument has been taken and done.

Executed this 20 day of January, 2009

Ralph Gerardi
(printed name)

Authorized Vice President of:

CHASE HOME FINANCE LLC, A DELAWARE LIMITED LIABILITY COMPANY
JPMORGAN CHASE BANK, N.A.
CHASE BANK USA, N.A.

Signed in the presence of:

Spencer
Derrida
(printed name)

(printed name and title)

STATE OF **Ohio**
COUNTY OF **Franklin**

This instrument was acknowledged before me this 26 day of January, 2001 by Ralph Gerard, the Vice President of Chase Home Finance LLC, a Delaware Limited Liability Company, and JPMorgan Chase Bank, N.A., on behalf of said Principals.



VALERIE RAMOS
Notary Public, State of Ohio
My Commission Expires Jan. 7, 2013



My Commission expires:

(STATE OF WASHINGTON) SS 4244144
(COUNTY OF ISLAND)

I, DO HEREBY CERTIFY THAT THE
FOREGOING INSTRUMENT IS A TRUE AND
CORRECT COPY OF THE DOCUMENT NOW
ON FILE OR RECORDED IN MY OFFICE.

IN WITNESS WHEREOF, I HEREBUNTO SET MY
HAND THIS 29 DAY OF NOV 2011

COUNTY AUDITOR

Kim Hunter DEPUTY

EXHIBIT D

04/09/2009 02:27:11 PM
Recording Fee \$43.00 Page 1 of 2
Notice Of Discon. Of Trustees Sale
Island County Washington

4248560



After Recording Return to:
Vonnie McElligott
Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-0997

Notice of Discontinuance of Trustee's Sale

PURSUANT TO THE REVISED CODE OF WASHINGTON
CHAPTER 61.24, ET SEQ.

Y55876 #43

File No. 7037.16475/MICKELSON, TRAVIS AND DANIELLE H.

Reference is made to that certain trust deed in which Travis Mickelson and Danielle H. Mickelson, husband and wife as grantor, Chicago Title is trustee, Mortgage Electronic Registration Systems, Inc. solely as nominee for Lender and Lender's successors and assigns is beneficiary, said deed of trust was recorded 11/29/05 under Auditor's File No. 4155570, mortgage records of Island County, Washington; said deed of trust encumbers the following described real property in said County:

Tax Parcel ID No.: R23225-045-0530

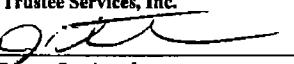
Commonly Known As: 436 Ezduzit Lane
Camano Island, WA 98282

The undersigned trustee hereby discontinues that certain trustee's sale set by the Notice of Trustee's Sale recorded 09/25/08 under Auditor's File No. 4237228, records of Island County, Washington.

This discontinuance shall not be construed as waiving any breach or default under the aforementioned deed of trust or as impairing any right or remedy thereunder, or as modifying or altering in any respect any of the terms, covenants, conditions or obligations thereof, but is and shall be deemed to be only an election, without prejudice, not to cause the sale to be made pursuant to the aforementioned Notice of Trustee's Sale.

DATED: April 2, 2009

Northwest Trustee Services, Inc.

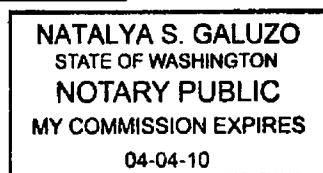
By 
Northwest Trustee Services, Inc.

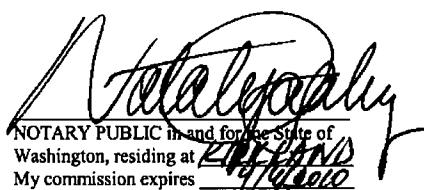
STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

Jeff Stenman

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 4/2/09



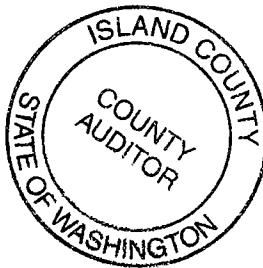

NOTARY PUBLIC in and for the State of
Washington, residing at REEDS LANDING
My commission expires 04/04/2010

04/09/2009 02:27:11 PM
 Recording Fee \$43.00 Page 2 of 2
 Notice Of Discon. Of Trustees Sale
 Island County Washington

4248560



Parcel A: that portion of the Southwest quarter of the Southwest quarter of the Southwest quarter of Section 25, Township 32 North, Range 2 East of the Willamette Meridian, described as follows: commencing at the Southwest corner of the said Section 25; thence South 89 degrees 54'20" East along the South line of said Section 25, 329.60 feet; thence North 0 degrees 27'18" West 30.00 feet to the Northerly margin of the Cross Island County Road; thence continue North 0 degrees 27'18" West 316.45 feet to the true point of beginning; thence continue North 0 degrees 27'18" West 158.22 feet; thence South 89 degrees 55'15" East 329.98 feet to the East line of said Southwest quarter of the Southwest quarter of the Southwest quarter; thence South 0 degrees 24'37" East along said East line, 158.25 feet to a point that is South 89 degrees 54'56" East from that true point of beginning; thence North 89 degrees 54'56" West 329.86 feet to the true point of beginning. Parcel B: an easement for road, ingress and egress and public and private utilities being 60 feet in width from the Northerly margin of the Cross Island County Road to the North line of the Southwest quarter of the Southwest quarter of Section 25, Township 32 North, Range 2 East of the Willamette Meridian, the centerline of said 60 foot easement is described as follows: commencing at the Southwest corner of said Section 25; thence South 89 degrees 54'20" East along the South line of said Section 25, 329.60 feet; thence North 0 degrees 27'18" West 30.00 feet said Northerly margin of the Cross Island County Road and the true point of beginning of said centerline; thence continue North 0 degrees 27'18" West 632.89 feet to the North line of said subdivision and the terminus of said centerline. Situated in Island County, Washington.



(STATE OF WASHINGTON) SS
 (COUNTY OF ISLAND)

I, DO HEREBY CERTIFY THAT THE
 FOREGOING INSTRUMENT IS A TRUE AND
 CORRECT COPY OF THE DOCUMENT NOW
 ON FILE OR RECORDED IN MY OFFICE.

IN WITNESS WHEREOF, I HEREBUNTO SET MY
 HAND THIS 11 DAY OF OCT 20 11
 COUNTY AUDITOR

Ed Kelly DEPUTY

EXHIBIT E



Chase Home Finance LLC
3415 Vision Drive
Columbus, Ohio 43219
(800) 446-8939 Homeowner's Assistance Department

February 5, 2009

TRAVIS MICKELSON
DANIELLE H MICKELSON
436 EZDUZIT LANE
CAMANO ISLAND, WASHINGTON 98282

RE: Loan Number REDACTED 9566

Dear Mortgagor(s):

The investor has approved your request for a Loan Modification. The current interest rate is 6.625% effective February 1, 2009, through and including February 01, 2049, until principal and interest are paid in full. The new Principal & Interest is \$2,572.50 and Escrow is \$376.52, for a total per month of \$2,949.02 starting with the March 1, 2009 payment, until further notice.

Please forward a cashier's check or money order(s) (only), (payable to Chase Home Finance LLC) in the amount of \$3,400.00 for the modification fee, closing costs, and the first month's modified payment. This figure is only an estimate of costs. CHF reserves the right to adjust this figure and refuse any funds which are insufficient for any reason including but not limited to error in calculation of the total due, or additional disbursement made by CHF between the date of this statement and the receipt of funds.

Your next payment of \$2,949.02 will be due on APRIL 1, 2009.

Failure to return this Loan Modification Agreement and the money by the stipulated date will cause the modification agreement to be cancelled and the collections and/or foreclosure process to continue immediately. There will not be another opportunity to modify your loan.

Enclosed are two copies of the modification agreement that must be signed by you and notarized by a notary public and witnessed by two unbiased parties. **Both copies of the Loan Modification Agreement and the money must be returned within 72 hours, to the address below:**

Chase Home Finance LLC
Attention: Homeowner's Assistance Department
3415 Vision Drive
Columbus, OH 43219

All mortgage payments are due on the first of each month.

During the modification process, please forward all monthly payments to the address above in the form of a cashier's check or money order(s). You will not receive statements during this process. Upon completion, you will receive a letter directing you where to send future payments.
**Late charges will be assessed if the payments are not received by the 16th day of each month.

Should you have any questions or comments, please contact at (800) 446-8939 between the hours of 8:00 A.M. to 4:00 P.M. Eastern Time.

Sincerely,

Homeowner's Assistance Analyst
Homeowner's Assistance Department

Enclosure(s)

Chase Home Finance LLC
3415 Vision Drive
Columbus, OH 43219
Prepared by Robert Woodward
RE: Loan Number [REDACTED] 9566
FHLMC: 328591920
(800) 446-8939 Homeowner's Assistance Department

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made effective the First day of February 2009, between TRAVIS MICKELSON, Husband and DANIELLE H MICKELSON, Wife ("Borrower") and Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") to MHL FUNDING CORPORATION, dated NOVEMBER 22, 2005, and recorded as instrument no. 4155570, on NOVEMBER 29, 2005, of the Records of ISLAND County, and subsequently assigned to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation of the Records of ISLAND County, The Trustee is CHICAGO TITLE. (2) the Note bearing the same date as, and secured by, the Security Instrument ("Note"), (collectively, the "Loan Documents"), which cover the real and personal property described in the Security Instrument and defined therein as the "Property", located at 436 EZDUZIT LANE, CAMANO ISLAND, WASHINGTON 98282, with the original principal balance U.S. \$403,500.00, and the principal balance before the loan modification being U.S. \$403,495.51, the real property described being set forth as follows:

See Schedule A attached hereto and made a part hereof

A.P. NO.: [REDACTED]

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Loan Documents):

1. The Borrower represents that the Borrower is the occupant of the property.
2. The Borrower acknowledges that interest has accrued but not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses, in the total amount of \$29,304.83, have been added to the indebtedness under the terms of the Note and Security Instrument. As of February 1, 2009, the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$432,800.34.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.625%, beginning February 1, 2009. The Borrower promises to make monthly payments of principal and interest of U.S. \$2,572.50, beginning on the first day of March, 2009, and continuing thereafter on the same day of each succeeding month. If on February 01, 2049 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by the Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at P.O. Box 78420, Phoenix, AZ 85062-8420, or at such other place as the Lender may require.

4. Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.
5. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by the Loan Documents. If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by the Loan Documents. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by the Loan Documents without further notice or demand on the Borrower.
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. If one or more riders are executed by the Borrower and recorded together with this Modification, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Modification as if the rider(s) were a part of this Modification. [Check Applicable]

1-4 Family Rider – Assignment of Rents
 Modification Due on Transfer Rider

 Witness 1 Signature

 TRAVIS MICKELESON

 Printed Name of Witness

 Date

 Witness 2 Signature

 Printed Name of Witness

 Witness 1 Signature

 DANIELLE H MICKELESON

 Printed Name of Witness

 Date

 Witness 2 Signature

 Printed Name of Witness

ACKNOWLEDGEMENT

STATE OF _____
COUNTY OF _____

Before me, a Notary Public, in and for said County, personally appeared the above named TRAVIS MICKELSON who acknowledged that he/she did sign the foregoing instrument, and that the same is his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at _____, this _____ day of _____, 20____.

Notary Public

My commission expires: _____

STATE OF _____
COUNTY OF _____

Before me, a Notary Public, in and for said County, personally appeared the above named DANIELLE H MICKELSON who acknowledged that he/she did sign the foregoing instrument, and that the same is his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at _____, this _____ day of _____, 20____.

Notary Public

My commission expires: _____

SCHEDULE A

Parcel A:

That Portion Of The Southwest Quarter Of The Southwest Quarter Of The Southwest Quarter Of Section 25, Township 32 North, Range 2 East Of The Willamette Meridian, Described As Follows:

Commencing At The Southwest Corner Of Said Section 25; Thence South 89°54'20., East Along The South Line Of Said Section 25, 329.60 Feet; Thence North 0°27'18., West 30.00 Feet To The Northerly Margin Of The Cross Island County Road;

Thence Continue North 0°27'18' West 316.45 Feet To The True Point Of Beginning; Thence Continue North 0°27'18., West 158.22 Feet; Thence South 89°55'15.. East 329.98 Feet To The East Line Of Said Southwest Quarter Of The Southwest Quarter Of The Southwest Quarter; Thence South 0°24'37., East Along Said East Line, 158.25 Feet To A Point That Is South 89°54'56., East From That True Point Of Beginning;

Thence North 89°54'56' West 329.86 Feet To The True Point Of Beginning.

Parcel B:

An Easement For Road, Ingress And Egress And Public And Private Utilities Being 60 Feet In Width From The Northerly Margin Of The Cross Island County Road To The North Line Of The Southwest Quarter Of The Southwest Quarter Of The Southwest Quarter Of Section 25, Township 32 North, Range 2 East Of The Willamette Meridian, The Centerline Of Said 60 Foot Easement Is Described As Follows:

Commencing At The Southwest Corner Of Said Section 25: Thence South 89°54'20., East Along The South Line Of Said Section 25, 329.60 Feet; Thence North 0°27'18., West 30.00 Feet Said Northerly Margin Of The Cross Island County Road And The True Point Of Beginning Of Said Centerline; Thence Continue North 0°27'18 West 632.89 Feet To The North Line Of Said Subdivision And The Terminus Of Said Centerline.

For Informational Only:

Portion Of Sw 1/4 Of The Sw 1/4 Of 25-32-2

AP NO # [REDACTED]

Loan number: [REDACTED] 9566

Chase Home Finance LLC, successor by merger
to Chase Manhattan Mortgage Corporation

Witness 1 Signature

Robert D. Harris
Assistant Vice President

Printed Name of Witness

Witness 2 Signature

Printed Name of Witness

STATE OF OHIO
COUNTY OF FRANKLIN

Before me, a Notary Public, in and for said County, personally appeared Robert D. Harris, to me known and known to the person who, as an Assistant Vice President of Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation, the corporation which executed the foregoing instrument, signed the same, and acknowledged to me that said person did so sign said instrument in the name and behalf of said corporation as such officer; that the same is that person's free act and deed as such officer, and the free and corporate act and deed of said corporation; that said person was duly authorized thereunto by its Board of Directors.

In Testimony Whereof, I have hereunto subscribed my name, and affixed my official seal, at Columbus, Ohio, this _____ day of _____, 20____.

Notary Public

My commission expires: _____

DOCUMENT CORRECTION AGREEMENT
("Agreement")

Loan No. [REDACTED] 0410 (the "Loan")

AGREEMENT TO CORRECT MISSTATED DOCUMENTS AND TO PROVIDE ADDITIONAL DOCUMENTATION OR FEES: In consideration of Chase Home Finance, LLC as Servicing Agent ("Chase") modifying the Loan (the "Modification") as requested by the undersigned ("Borrower"), and regardless of the reason for any loss, misplacement, or inaccuracy in the modification agreement or any other document prepared in connection with the Modification, Borrower agrees as follows: if any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the Modification, upon request of Chase, Borrower will comply with Chase's request to execute, acknowledge, and deliver to Chase any documentation ("Replacement Documents") Chase deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). Borrower agrees to deliver the Replacement Documents within ten (10) days after receipt by Borrower of a written request for such replacement. Borrower also agrees that upon request Borrower will pay to Chase any additional sum ("Fee") previously disclosed to Borrower as a cost or fee associated with the Modification, which, for whatever reason, was not previously collected.

REQUEST BY CHASE: Any request under this Agreement made by Chase, (including assignees and persons acting on behalf of Chase), shall be *prima facie* evidence of the necessity for same. A written statement addressed to Borrower, first class postage prepaid, at the mailing address indicated in Chase's records shall be considered conclusive evidence of receipt by Borrower of the request for Replacement Documents.

BORROWER LIABILITY: If Borrower fails or refuses to execute, acknowledge, and deliver the Replacement Documents or Fee to Chase more than (10) days after being requested to do so by Chase, Borrower shall be liable for any and all loss or damage which Chase reasonably sustains thereby, including, but not limited to all reasonable attorneys' fees and costs incurred by Chase. In addition, Chase may elect to declare the Modification null and void in which case the Loan shall be payable at the rate and on the terms as existed prior to the Modification. Any funds received by Chase in conjunction with the Modification shall be retained by Chase and applied to the Loan as determined by Chase in its discretion.

TRAVIS MICKELOSON

Date

DANIELLE H MICKELOSON

Date

EXHIBIT F



9566

Chase Home Finance LLC (OH4-7354)

3415 Vision Drive
Columbus, Ohio 43219-6009
(800) 446-8939 Homeowner's Assistance Department

February 20, 2009

TRAVIS MICKELSON
DANIELLE H MICKELSON
436 EZDUZIT LANE
CAMANO ISLAND, WA 98282-0000

Account # [REDACTED] 9566

Property Address:
436 EZDUZIT LANE
CAMANO ISLAND, WA 98282

Dear Mortgagor(s):

This letter is to inform you that your request for a Loan Modification is in danger of being denied due to the failure to return the Loan Modification Agreements with the certified contribution funds and/or telephone calls.

Please provide both Modification Agreements (each signed, witnessed, and notarized) with the full contribution funds (certified checks and/or money orders) using the FedEx envelope provided to you to Chase Home Finance LLC by: **Thursday, February 26, 2009**

If you have already sent in the completed documents please contact us to confirm receipt.

At Chase, we value you as a customer and want to ensure your continued satisfaction. If you have any questions, please call us at (800) 446-8939.

To better serve our customers, the Chase Mortgage Assistance Call Center has extended its hours of operation from 8 a.m. to 9 p.m. ET.

Sincerely,

Homeowner's Assistance Department
Chase Home Finance LLC
(800) 446-8939
(800) 582-0542 TDD / Text Telephone
Page - 54

[REDACTED] 9566

TRAVIS MICKELSON
DANIELLE H MICKELSON
PAGE Two
02/20/2009

For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Chase Home Finance LLC is attempting to collect a debt and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

EXHIBIT G

October 26, 2009



010011 1 of 4 NSP0VYG - ZA 000000000000 LM666

Travis Mickelson
 Danielle H Mickelson
 436 Ezduzit Ln
 Camano Island, WA 98282

**Instructions for Forbearance Plan**

Account: [REDACTED] 9566

Property Address: 436 Ezduzit Ln
 Camano Island WA 98282

Dear Mortgagor(s):

To better serve you and ensure your complete understanding of the enclosed Forbearance Plan Agreement for the above-referenced account, outlined below are some specific requirements.

Please sign and return the enclosed Forbearance Plan Agreement to the address provided below or fax it to (614) 422-7259. To expedite any necessary foreclosure holds, please include the original executed documents when returning your payment and signed Agreement. If the Agreement is executed, acknowledged, and/or initialed via fax, it will be considered the same as an original signature.

Please note the Forbearance Plan will only be valid if payment and the signed Agreement are both received by the due date provided in the enclosed Agreement. If the signed Agreement and/or payment are not received by the due date indicated, the Forbearance Plan will be declined and all foreclosure activity will resume.

Listed below are your payment options:

To pay by Western Union:

- Find your nearest Western Union location by calling (800) 325-6000 or visiting www.westernunion.com for a list of locations.
- Identify yourself at the Western Union location as a Quick Collect Customer.
- Complete the blue Western Union form.
- Use code city "Chase," code state "OH."
- Select "Cash" as the payment method.

Please note that Western Union may charge a fee for this service.

Payment may be made in the form of certified funds, cashier's check, or money order. Please include your account number and send to the address below. If you elect to remit your payment(s) by mail, it is recommended that you send them certified mail to ensure their delivery.

Overnight/Regular Mail: Chase Home Finance LLC
Attention Homeowner's Assistance Department
Mail Code OH4-7354
3415 Vision Drive
Columbus, OH 43219-6009

Please contact us at the number below immediately after mailing your payment, and provide us with the 10-digit Money Transfer Control Number (MTCN) or certified check and mail package tracking numbers.

When your Forbearance Plan begins, all payments must be in the form of certified funds, cashier's check, or money order, and for the full amount as outlined in your Agreement. No personal checks will be accepted. Any partial payment will be returned and considered past due. Furthermore, payments will only be accepted at the following address:

Overnight/Regular Mail: Chase Home Finance
Attention Cash and Control, HAD
Mail Code OH4-7354
3415 Vision Drive
Columbus, OH 43219-6009

There is no grace period while you are on the Forbearance Plan. All payments are due on the dates outlined in the enclosed Agreement. Any modifications made during the plan will be noted on your account and must be strictly adhered to; otherwise, your Forbearance Plan may be subject to cancellation.

Your prompt attention to this matter is greatly appreciated. If you have any questions, please contact us at the number provided below between the hours of 8 a.m. and 9 p.m. ET. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,
Homeowner's Assistance Department
Chase Home Finance LLC
(800) 446-8939
(800) 582-0542 TDD / Text Telephone

Enclosure

1. Forbearance Plan Agreement



For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission toll-free at (877) FTC-HELP or www.ftc.gov.

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

LM666-1

October 26, 2009

Travis Mickelson
Danielle H Mickelson

436 Ezduzit Ln
Camano Island, WA 98282

Forbearance Plan Agreement

Account: [REDACTED] 9566 (the "Loan")
Property Address: 436 Ezduzit Ln
Camano Island WA 98282 (the "Property")

Dear Mortgagor(s):

Chase Home Finance LLC is writing in response to your recent request for a Forbearance Plan on the above-referenced account.

All the provisions of the Note and security instrument, except as herein provided, shall remain in full force and effect. Upon the breach of any of the provisions of this Agreement, Chase Home Finance LLC may, at its option and without further notice to you, terminate this Agreement and continue collection and/or foreclosure proceedings according to the term of the Note and security instrument, without regard to this instrument.

In order for us to continue processing this workout option, we first need to confirm your acceptance of the terms and conditions outlined in this Agreement. To accept this Agreement, please review the following information, sign and date one copy of the enclosed Acknowledgement of Borrower(s), and return it to the address provided below within five (5) days of the date of this letter. The additional copy should be retained for your records.

Please note that this Agreement will not be valid until a signed copy is received by Chase at the address indicated. If the Agreement is not returned, collection and/or foreclosure action will commence or continue.

As of October 26, 2009, your Loan is paid through v07/01/08. The total amount past due is \$ 47,037.38.

Below we have detailed the proposed payment schedule. Please note that Chase may find it necessary to increase your regular monthly payment during this period to cover changes in your monthly escrow charges, interest rate adjustments, or other adjustments allowed by your Note and Deed of Trust/Mortgage, as applicable. Please adjust your payments accordingly.

Payment Schedule

PLAN	DATE	AMT	PLAN	DATE	AMT
01	12/01/09	1,320.00	02	01/01/10	1,320.00
03	02/01/10	1,320.00	04	03/01/10	43,518.22



If once the Forbearance Plan begins on your account, you do not meet the terms of this Agreement, please remember Chase Home Finance LLC may, without further notice to you, terminate the Forbearance Plan and continue collection and/or foreclosure proceedings according to the terms of your Note and Mortgage. After the final payment of the Forbearance Plan, regular payments will become due in addition to any delinquent payments, fees and/or charges. If your account is not current once the Forbearance period has ended, collection and/or foreclosure activity will resume.

During your Forbearance period under this Forbearance Plan, payment should be sent in the form of certified funds (i.e., cashier's check or money order) to the address below. Please ensure that your account number appears on your payment. If you elect to remit your payment(s) by regular mail, we recommend that you send them certified mail to ensure their delivery.

Overnight/Regular Mail: Chase Home Finance LLC
 Attention Homeowner's Assistance Department
 Mail Code OH4-7354
 3415 Vision Drive
 Columbus, OH 43219-6009

This Forbearance Plan does not alter any reporting made to credit reporting agencies by Chase Home Finance LLC. Any delinquency will be reported in accordance to the terms of the Note and security instrument without regard to this instrument.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

LM664-1

ACKNOWLEDGEMENT OF BORROWER(S)

Account: [REDACTED] 9566

Borrower(s): Travis Mickelson
Danielle H Mickelson

Property Address: 436 Ezduzit Ln
Camano Island WA 98282

BY SIGNING BELOW, Borrower(s) accepts and agrees to the terms and covenant contained in the document above.

Borrower 1

(Print Name)

(Signature)

(Date)

Borrower 2

(Print Name)

(Signature)

(Date)

Borrower 3

(Print Name)

(Signature)

(Date)

Borrower 4

(Print Name)

(Signature)

(Date)

Borrower 5

(Print Name)

(Signature)

(Date)

Borrower 6

(Print Name)

(Signature)

(Date)



Borrower 7

(Print Name)

(Signature)

(Date)

As a reminder, please sign the original of this Agreement and return it to the address below. The additional copy of the Agreement should be retained for your records.

Overnight/Regular Mail: Chase Home Finance LLC
Attention Homeowner's Assistance Department
Mail Code OH4-7354
3415 Vision Drive
Columbus, OH 43219-6009

LM663-1

EXHIBIT H

July 20, 2010

000074 1 of 1 NSP0VYG - ZA 000000000000 WF403

Travis Mickelson
Danielle H Mickelson
436 Ezduzit Ln
Camano Island WA 98282



Chase Modification Program Trial Plan Offer - Notice of Expiration

Account: [REDACTED] 9566 (the "Loan")

Property Address: 436 Ezduzit Ln
Camano Island WA 98282 (the "Property")

Dear Mortgagor(s):

Chase Home Finance LLC ("Chase") is writing to notify you that the Trial Plan Offer through the Chase Modification program ("CMP") for the above-referenced account has expired for **one or both** of the following reasons:

You have failed to make all the required trial period payments within the designated time period.

You have failed to send in all the required documentation to complete your application within the designated time period.

If your Loan was past due at the time of the Trial Plan Offer, or if your Loan has become past due since then due to reduced payments, the current loan status will be reported to the credit bureaus. In addition, if your Loan was in foreclosure at the time of the Trial Plan Offer, the foreclosure process may resume without further notice.

As indicated in your trial plan documentation, if your existing loan did not include escrows, Chase started to review your property tax and insurance obligations in order to establish an escrow account. As a result, we may have paid items on your behalf. In that case, if any escrow items were paid during the trial period, your mortgage payment will be adjusted to include an amount necessary to repay those funds over a 60 month re-payment period. If your account was not escrowed prior to the trial period, your account will remain non escrowed and you will be responsible for any past due tax or insurance bills and all items going forward. If your account was previously escrowed, your escrow account will remain in effect. Chase reserves the right in the future to require an escrow on your account if you fail to pay the tax and or insurance obligations under the terms of your mortgage.

We still want to help you, and have a variety of workout options which might assist you, but we need to talk with you to determine which option best fits your needs. Please call us immediately at (800) 446-8939. A Homeowner's Assistance specialist will be available to discuss these options and your financial situation with you.

If you have any questions, please contact us at the number provided below. At Chase, we value you as a customer and want to ensure you understand your options.

Sincerely,
Homeowner's Assistance Department
Chase Home Finance LLC
(800) 446-8939
(800) 582-0542 TDD / Text Telephone

An important reminder for all our customers: As stated in the "Questions and Answers for Borrowers about the Homeowner Affordability and Stability Plan" distributed by the Obama Administration, "Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance." Chase offers loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at (800) 446-8939 to discuss your options. The longer you delay the fewer options you may have.

For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission toll-free at (877) FTC-HELP or www.ftc.gov.

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.